

Fill in this information to identify your case:

Debtor 1	Bret Howard Hiatt		
	First Name	Middle Name	Last Name
Debtor 2	Kristina Marie Hiatt		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OHIO		
Case number:	24-51002		
(If known)			

- Check if this is an amended plan, and list below the sections of the plan that have been changed.
1. Increase plan payments in paragraph 2.1 to \$3,800.00 / month.
 2. Amending paragraph 3.3 to provide for current Till interest of 9.75%

Official Form 113

AMENDED Chapter 13 Plan (Dated 11/20/24)

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$3800.00 per Month for 60 months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- Debtor(s) will make payments pursuant to a payroll deduction order.
 Debtor(s) will make payments directly to the trustee.
 Other (specify method of payment):

2.3 Income tax refunds.*Check one.*

- Debtor(s) will retain any income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:
Pursuant to the terms of the Confirmation Order

2.4 Additional payments.*Check one.*

- None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$216,000.00.**Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.***Check one.*

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Flagstar Bank	1200 West River Road Valley City, OH 44280	\$1,767.19	Prepetition: \$9,012.15 Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	0.00%	\$150.20	\$115,043.40

*Insert additional claims as needed.***3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

- None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.*Check one.*

- None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Performance Finance	2021 Indian Springfield	\$17,870.73	9.75%	\$354.33	\$21,259.58

Disbursed by:
 Trustee
 Debtor(s)

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **6.00%** of plan payments; and during the plan term, they are estimated to total **\$12,960.00**.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$3,200.00**.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

The debtor(s) estimate the total amount of other priority claims to be **\$15,494.00**

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ _____
 _____ % of the total amount of these claims, an estimated payment of \$ _____
 The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ _____. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

- None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. *Check one.*

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.***

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Assumed items. Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
Chrysler Capital	2021 Dodge Ram	\$389.00	\$0.00		\$1,945.00

Disbursed by:
 Trustee
 Debtor(s)

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

- plan confirmation.
 entry of discharge.
 other: _____

Part 8: Nonstandard Plan Provisions**8.1 Check "None" or List Nonstandard Plan Provisions**

- None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor

**Bret Howard Hiatt
Kristina Marie Hiatt**

Case number

24-51002

Part 9: **Signature(s):**

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Mark H. Knevel

Mark H. Knevel 0029285

Signature of Attorney for Debtor(s)

Date November 20, 2024

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (<i>Part 3, Section 3.1 total</i>)	\$115,043.40
b. Modified secured claims (<i>Part 3, Section 3.2 total</i>)	\$0.00
c. Secured claims excluded from 11 U.S.C. § 506 (<i>Part 3, Section 3.3 total</i>)	\$21,259.58
d. Judicial liens or security interests partially avoided (<i>Part 3, Section 3.4 total</i>)	\$0.00
e. Fees and priority claims (<i>Part 4 total</i>)	\$31,654.00
f. Nonpriority unsecured claims (<i>Part 5, Section 5.1, highest stated amount</i>)	\$48,043.02
g. Maintenance and cure payments on unsecured claims (<i>Part 5, Section 5.2 total</i>)	\$0.00
h. Separately classified unsecured claims (<i>Part 5, Section 5.3 total</i>)	\$0.00
i. Trustee payments on executory contracts and unexpired leases (<i>Part 6, Section 6.1 total</i>)	\$1,945.00
j. Nonstandard payments (<i>Part 8, total</i>)	+
	\$0.00
Total of lines a through j	\$217,945.00

CERTIFICATE OF SERVICE OF AMENDED CHAPTER 13 PLAN

Debtors, by and through counsel, hereby certify a copy of the Amended Chapter 13 Plan, was served upon the following, by CM / ECF Noticing System or ordinary US Mail, as indicated, on this the 20th day of November, 2024:

Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

United States Trustee for Region 9

Cleveland Office of the United States Trustee, on behalf of the
United States Trustee for Region 9.

Chapter 13 Trustee

Keith Rucinski at krucinski@ch13akron.com
Joseph A. Ferrise at jferrise@ch13akron.com

By Ordinary US Mail

Debtors

Bret Howard Hiatt
Kristina Marie Hiatt
1200 West River Road
Valley City, OH 44280

Creditors

All Scheduled Creditors
(See attached mailing matrix)

Respectfully submitted,

/s/ Mark H. Knevel

KNEVEL LAW CO. LPA
Mark H. Knevel, (0029285)
Attorneys for Debtor
5250 Transportation Blvd Suite 201
Garfield Heights, OH 44125
(216) 523 - 7800 FAX 523-7801
Email: mknevel@knevellaw.com

Label Matrix for local noticing
0647-5
Case 24-51002-amk
Northern District of Ohio
Akron
Wed Nov 20 00:40:16 EST 2024

Resurgent Receivables, LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Ally Financial, Inc
Attn: Bankruptcy
500 Woodard Ave
Detroit, MI 48226-3416

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998-1540

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Cbna
Attn: Centralized Bankruptcy/Citicorp
Po Box 790034
St Louis, MO 63179-0034

Citibank
Citicorp Cr Svcs/Centralized Bankruptcy
Po Box 790040
St Louis, MO 63179-0040

Coastl/prosp
Attn: Bankruptcy Dept
221 Main Street, Ste 400
San Francisco, CA 94105-1913

Cometiy Capital Bank
c/oMidland Funding Management
2365 Northside Drive Suite 300
San Diego, CA 92108-2710

Credit One Bank
Attn: Bankruptcy Department
Po Box 98873
Las Vegas, NV 89193-8873

Ally Bank Lease Trust - Assignor to Vehicle
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

455 John F. Seiberling Federal Building
US Courthouse
2 South Main Street
Akron, OH 44308-1848

Ally Financial, Inc
P.o. Box 380901
Bloomington, MN 55438-0901

(p)FIRST SAVINGS BANK BLAZE
ATTN BANKRUPTCY
1500 S HIGHLINE AVE
SIOUX FALLS SD 57110-1003

Capital One
Po Box 31293
Salt Lake City, UT 84131-0293

Chrysler Capital
c/o Betty Jotanovic, CEO
1601 Elm Street Ste 800 # 800
Dallas, TX 75201-7260

Citibank/The Home Depot
Citicorp Cr Svcs/Centralized Bankruptcy
Po Box 790040
St Louis, MO 63179-0040

Comenity Bank
PO Box 182121
Columbus, OH 43218-2121

Concora Credit
Po Box 84059
Columbus, GA 31908-4059

Credit One Bank
PO Box 98875
Las Vegas, NV 89193-8875

Ohio Department of Taxation
Attn: Bankruptcy Division
PO Box 530
Columbus, OH 43216-0530

Ally Bank Lease Trust c/o AIS Portfolio Serv
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

CCAP Auto Lease Ltd.
P.O. BOX 961275
FORT WORTH, TX 76161-0275

Capital One N.A.
by AIS InfoSource LP as agent
PO Box 71083
Charlotte, NC 28272-1083

Citi Card/Best Buy
Attn: Citicorp Cr Svcs Centralized Bankr
Po Box 790040
St Louis, MO 63179-0040

Coastal Community Bank
C/O Prosper Funding, LLC
221 Main Street, Suite 300
San Francisco, CA 94105-1909

Comenity Bank
c/oMidland Credit Funding
2365 Northside Drive Suite 300
San Diego, CA 92108-2710

Credit One Bank
Attn: Bankruptcy Department
6801 Cimarron Rd
Las Vegas, NV 89113-2273

Credit One Bank
c/o LVNV Funding
P.O. Box 10497
Greenville, SC 29603-0497

Destiny Credit Card
Genesis FS Card
Po Box 4477
Beaverton, OR 97076-4401

Discover Bank
PO Box 3025
New Albany, OH 43054-3025

Discover Financial
Attn: Bankruptcy
Po Box 3025
New Albany, OH 43054-3025

(p) FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593

First National Bank Of Omaha
c/o LVNV Funding
P.O. Box 10497
Greenville, SC 29603-0497

Flagstar Bank
Attn: Bankruptcy Dept
5151 Corporate Drive
Troy, MI 48098-2639

Flagstar Bank
c/o Alessandro DiNello, President
5151 Corporate Drive
Troy, MI 48098-2639

Genesis FS Card Services
Attn: Bankruptcy
Po Box 4477
Beaverton, OR 97076-4401

Huntington Bank
Attn: Bankruptcy
41 S High St
Columbus, OH 43215-3406

Internal Revenue Service
Insolvency Group 6
1240 East Ninth Street, Room 493
Cleveland, OH 44199-9941

Internal Revenue Service
c/o United States Attorney
Carl B Stokes US Court House
801 West Superior Ave. Suite 400
Cleveland, OH 44113-1852

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service*
PO Box 7346
Philadelphia, PA 19101-7346

(p) JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

(p) JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Kohl's
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201-3043

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lakeview Loan Servicing, LLC
5151 Corporate Dr.
Troy, MI 48098-2639

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

(p) DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2239

Merrick Bank Corp
Po Box 9201
Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

Navient Solutions, LLC. on behalf of
ECMC
PO BOX 16408
St Paul, MN 55116-0408

Ohio Department of Taxation**
c/o Attorney General of Ohio
Collection Enforcement / Bankruptcy
150 E. Gay Street, 21st Floor
Columbus, OH 43215-3191

(p) PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

PNC Financial
Pnc Cb Investigations
Cleveland, OH 44101

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Performance Finance
10509 Professional Circle Ste 100
Reno, NV 89521-4883

Performance Finance
c/o Dennis Derrieux, President
10509 Professional Circle Ste 100
Reno, NV 89521-4883

Pinnacle Credit Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Quantum3 Group LLC as agent for
Concora Credit Inc.
PO Box 788
Kirkland, WA 98083-0788

Resurgent Receivables, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Santander Consumer Usa
Attn: Bankruptcy
Po Box 961211
Fort Worth, TX 76161-0211

Santander Consumer Usa
Po Box 961211
Fort Worth, TX 76161-0211

Synchb/Venmo
Attn: Bankruptcy
P.O. Box 965064
Orlando, FL 32896-5064

Synccb/ebay
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank
P.O. Box 965064
Orlando, FL 32896-5064

Synchrony Bank
by AIS InfoSource LP as agent
PO Box 4457
Houston, TX 77210-4457

Synchrony Bank
c/o Portfolio Recovery
Attn: Bankruptcy
120 Corporate Blvd
Norfolk, VA 23502-4952

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Care Credit
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/TJX
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony/PayPal Credit
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

(p)TD BANK USA N A
ATTN C/O WEINSTEIN & RILEY P S
1415 WESTERN AVE
SUITE #700
SEATTLE WA 98101-2051

Target NB
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440-9475

(p)US BANK
PO BOX 5229
CINCINNATI OH 45201-5229

US Bank/RMS
Attn: Bankruptcy
Po Box 5229
Cincinnati, OH 45201-5229

US Department of Education -Navient
Direct Loan Servicing Center
PO Box 5609
Greenville, TX 75403-5609

US Department of Education /Navient
Attorney General of the United Stat
Main Justice Building
10th & Constitution Avenue, N.W.
Washington, DC 20530-0001

US Department of Education /Navient
Office of the United States Attorne
Carl B. Stokes United States Court
801 West Superior Avenue, Suite 400
Cleveland, OH 44113-1852

(p)UPGRADE INC
2 N CENTRAL AVE
10TH FLOOR
PHOENIX AZ 85004-4422

Upstart
Attn: Bankruptcy
Po Box 1503
San Carlos, CA 94070-7503

Upstart Network, Inc
PO BOX 1931
Burlingame, CA 94011-1931

Venmo
95 Morton Street
New York, NY 10014-3336

Bret Howard Hiatt
1200 West River Road
Valley City, OH 44280-9306

(p)OFFICE OF THE CHAPTER 13 TRUSTEE
1 CASCADE PLAZA STE 2020
AKRON OH 44308-1160

Kristina Marie Hiatt
1200 West River Road
Valley City, OH 44280-9306

Mark H. Knevel
Knevel Law Co. LPA
Kennard Professional Bldg.
5250 Transportation Blvd #201
Garfield Heights, OH 44125-5326